Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 1 of 51

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identity Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licer Bring iden	e the name that is on a government-issued ure identification (for mple, your driver's use or passport). If your picture tification to your ting with the trustee.	Amy First name L Middle name Statler Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer utification number	xxx-xx-0221	

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 2 of 51 Case number (if known)

Debtor 1 Amy L Statler

		About Debtor 1:	Α	bout Debtor 2 (Spouse Only in a Joint Case):			
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s)		☐ I have not used any business name or EINs. Business name(s)			
		EINs	E	INs			
5.	Where you live	5618 W. Von Avenue, Unit A	lf	Debtor 2 lives at a different address:			
		Monee, IL 60449 Number, Street, City, State & ZIP Code	N	umber, Street, City, State & ZIP Code			
		Will County	County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, in here. Note that the court will send any notices to this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	N	umber, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	<i>C</i>	have lived in this district longer than in any other district.			

Page 3 of 51 Document Case number (if known) Debtor 1 Amy L Statler Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. District When Case number When District Case number When Case number District 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Debtor Relationship to you When District Case number, if known

11. Do you rent your residence?

■ No.

Go to line 12.

☐ Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

☐ No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 4 of 51

Deb	otor 1 Amy L Statler		Case number (if known)				
Par	Report About Any Bu	einaeeae	You Own as a Sole Proprietor				
		311103303	Tou OWIT as a solic Froprictor				
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.				
		☐ Yes.	Name and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation,		Name of business, if any				
	partnership, or LLC. If you have more than one sole proprietorship, use a		Number, Street, City, State & ZIP Code				
	separate sheet and attach		Check the appropriate box to departhe your hydinage:				
	it to this petition.		Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A))				
			Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))				
			Stockbroker (as defined in 11 U.S.C. § 101(53A))				
			Commodity Broker (as defined in 11 U.S.C. § 101(6))				
			None of the above				
40	A	15					
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).					
	For a definition of small	■ No.	I am not filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Par	t 4: Report if You Own or	Have Any	/ Hazardous Property or Any Property That Needs Immediate Attention				
	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat	☐ Yes.					
	of imminent and identifiable hazard to	☐ Yes.	What is the hazard?				
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?				

Number, Street, City, State & Zip Code

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 5 of 51

Debtor 1 Amy L Statler

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 51 Case number (if known) Debtor 1 Amy L Statler **Answer These Questions for Reporting Purposes** Part 6: Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million ■ \$0 - \$50.000 □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Amy L Statler Signature of Debtor 2 Amy L Statler Signature of Debtor 1 Executed on Executed on January 15, 2018 MM / DD / YYYY MM / DD / YYYY

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 7 of 51

Debtor 1 Amy L Statler Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Christina Banyon	Date	January 15, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Christina Banyon		
Printed name		
Christina Banyon		
Firm name		
CKB Lawyers, LLC		
124 N. Scott Street		
Joliet, IL 60432		
Number, Street, City, State & ZIP Code		
Contact phone	Email address	cbanyon.law@gmail.com
6283282		
Bar number & State		

		DOGUIII	HIL PAUE O ULDI	
Fill in this infor	mation to identify your	case:		
Debtor 1	Amy L Statler			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	11: Summarize Your Assets	Value	
			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	128,311.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	14,540.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	142,851.00
ar	12: Summarize Your Liabilities		
			iabilities nt you owe
	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	95,015.00
	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.0
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	21,718.0
	Your total liabilities	\$	116,733.00
'ar	3: Summarize Your Income and Expenses		
	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,174.09
i.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,167.0
ar	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other so	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	persona	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Entered 01/15/18 12:01:07 Desc Main Case 18-01056 Doc 1 Filed 01/15/18 Document

Page 9 of 51
Case number (if known) Debtor 1 Amy L Statler

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$ 3,209.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clair	n
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Cá	ase 18-01056	Doc 1 F		01/15/18 ument	Entered 01/15 Page 10 of 51	5/18 12:01:0	7 De	sc N	/lain
Fill	in this infor	mation to identify your	case and this							
	otor 1	Amy L Statler First Name	Middle N	lame		Last Name				
	otor 2 use, if filing)	First Name	Middle N	lame		Last Name				
Uni	ted States Ba	ankruptcy Court for the:	NORTHERN	DIST	RICT OF ILLIN	IOIS				
Cas	se number _									Check if this is an amended filing
		orm 106A/B								
<u>50</u>	chedui	e A/B: Prop	erty							12/15
hink nfor nsv	t it fits best. E mation. If mon wer every ques	separately list and describ se as complete and accura re space is needed, attach stion. Each Residence, Building	te as possible. a separate she	If two et to th	married people iis form. On the	are filing together, both top of any additional pa	are equally respon	sible for su	pplyin	g correct
		<u> </u>	· ·							
. D	o you own or	have any legal or equitable	e interest in an	y resid	ence, building,	land, or similar property?	•			
	No. Go to Pa	rt 2.								
	Yes. Where	is the property?								
1.1				What	is the property	? Check all that apply				
	5618 W. V	on Avenue, Unit A			Single-family h		Do not deduct	secured cla	ims or	exemptions. Put
	Street address,	if available, or other description		_ _ _	Duplex or mult	i-unit building	the amount of	any secure	d claim	ns on Schedule D: cured by Property.
	Monee	IL 604	49-0000		Manufactured Land	or mobile home	Current value entire proper			rent value of the ion you own?
	City	State	ZIP Code		Investment pro	perty	\$128 ,	311.00		\$128,311.00
				Who	Timeshare Other	in the property? Check one	(such as fee	simple, ten		vnership interest by the entireties, or
					Debtor 1 only	in the property: Check one				
	Will				Debtor 2 only					
	County				Debtor 1 and D			this is com	munit	y property
						the debtors and another ou wish to add about this on number:	item, such as local			
					•	1 per Tax Assessme	ent			
					•	-				

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......>>

\$128,311.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

D	ebtor		Case 18-01056 .my L Statler	Doc 1	Filed 01/15/18 Document	Entered 01/15 Page 11 of 51	/18 12:01:07 ase number (if known)	Desc Main
			•		ialaa matamayalaa		-	
3.	Cars	s, vans,	trucks, tractors, spo	ort utility ven	icles, motorcycles			
	□N	0						
	Y	es						
;		Make:	Pontiac Grand Prix		Who has an interest in the	e property? Check one	the amount of any se	ed claims or exemptions. Put ecured claims on <i>Schedule D:</i>
		Model: Year:	2007		■ Debtor 1 only□ Debtor 2 only			Claims Secured by Property.
			nate mileage:	190000	Debtor 1 and Debtor 2 of	only	Current value of the entire property?	e Current value of the portion you own?
			ormation:		☐ At least one of the debte	•		
					_		* 0.000 <i>(</i>	no do 000 00
					Check if this is comme (see instructions)	unity property	\$2,000.0	\$2,000.00
		d the do			for all of your entries fr			\$2,000.00
В		Danasi	ha Varra Darra malamat I	lassach ald Mass			_	
D	o yo	u own c	, -	quitable inte	erest in any of the follow	ing items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
6.	Exa	amples:	goods and furnishin Major appliances, furn		china, kitchenware			
			scribe					
7.	Exa	No				oment; computers, printe	rs, scanners; music col	lections; electronic devices
			Cell P	hone, TV				\$200.00
8.	Exa	amples: No	s of value	; paintings, p		oks, pictures, or other art	t objects; stamp, coin, c	or baseball card collections;
9.	Exa	amples:	for sports and hobbi Sports, photographic, musical instruments		I other hobby equipment;	bicycles, pool tables, gol	f clubs, skis; canoes ar	nd kayaks; carpentry tools;
			scribe					
10		earms kamples	: Pistols, rifles, shotgu	ns, ammunitio	on, and related equipmen	t		
		No Vos. Do	aariba					

Official Form 106A/B Schedule A/B: Property page 2

Debt	tor 1	Amy L Statler	Doo	cument	Page 12 of 5	Case number (if known)	
	l No		urs, leather coats, design	er wear, shoes	, accessories		
	165.		d Clathing of Dahton				\$400.00
		Use	d Clothing of Debtor				
	No		costume jewelry, engagen	nent rings, wed	lding rings, heirloom	jewelry, watches, gems, g	gold, silver
_		m animals les: Dogs, cats, birds, h	norses				
	l Yes.	Describe					
	No	-	sehold items you did not	t already list, i	ncluding any healt	h aids you did not list	
	l Yes.	Give specific information	on				
15.			f your entries from Part r here	,	,	es you have attached	\$600.00
Part -	4: Des	scribe Your Financial Ass	sets				
			equitable interest in an	y of the follow	ving?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp No	les: Money you have in		e, in a safe dep	osit box, and on han	nd when you file your petiti	on
ı	Examp	0. 0.	or other financial accoun nave multiple accounts wi	•		credit unions, brokerage	houses, and other similar
	l No Yes			Institution	name:		
		17.1	1.	Chase C	necking		\$400.00
		17.2	2.	HACU Cr	edit Union Savin	ıgs	\$57.00
		mutual funds, or pub les: Bond funds, investi	licly traded stocks ment accounts with broke	rage firms, mo	ney market accounts	S	
			Institution or issuer nar	me:			
	lon-pu joint ve		d interests in incorpora	ted and uninc	orporated busines	ses, including an interes	st in an LLC, partnership, and
	No						
	J Yes.		on about themlame of entity:			% of ownership:	
20. G	Sovern Negotia	ment and corporate b	onds and other negotial personal checks, cashie	ble and non-ners' checks, pro	egotiable instrume missory notes, and	ents money orders.	

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

page 3

	Case 18		Doc 1	Filed 01/15/18 Document	Entered 01/15/18 12:01:07 Page 13 of 51	Desc Main
Debto	r 1 Amy L Stat	ler			Case number (if known)	
■ ! □ `	No Yes. Give specific in		oout them er name:			
	•			I(k), 403(b), thrift saving	s accounts, or other pension or profit-sharing	plans
	Yes. List each accou		y. account:	Institution r	name:	
				401 (K) T	hrough Employer	\$10,000.00
Y	xamples: Agreemen	ed deposits	you have ma		tinue service or use from a company ctric, gas, water), telecommunications compar	nies, or others
	Yes			Institution r	name or individual:	
23. A n	No	·	, ,		r life or for a number of years)	
ο,	Yes	ssuer name	and descript	ion.		
	U.S.C. §§ 530(b)(1)			n a qualified ABLE pro	ogram, or under a qualified state tuition pro	ogram.
-		nstitution na	me and desc	ription. Separately file th	ne records of any interests.11 U.S.C. § 521(c)	:
= 1				rty (other than anythin	ng listed in line 1), and rights or powers exe	ercisable for your benefit
<i>E</i> :	xamples: Internet do	main names	s, websites, p	ts, and other intellecture roceeds from royalties a	ual property and licensing agreements	
<i>E</i> :		ermits, exclu	sive licenses		n holdings, liquor licenses, professional licens	es
	•		bout trioni			Current value of the
wone	y or property owed	r to you?				portion you own? Do not deduct secured claims or exemptions.
			oout them, inc	cluding whether you alre	eady filed the returns and the tax years	
			I	' Projected State and Refund	d Federal Tax	\$1,483.00
	•	or lump sum	alimony, spo	usal support, child supp	ort, maintenance, divorce settlement, property	settlement

 $\hfill \square$ Yes. Give specific information.....

Document Page 14 of 51 Case number (if known) Debtor 1 Amy L Statler 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: Life Insurance Through Employer - No Unknown **Cash Value** 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$11,940.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00

Schedule A/B: Property

Official Form 106A/B

Case 18-01056

Doc 1

Filed 01/15/18

Entered 01/15/18 12:01:07

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Page 15 of 51

Case number (if known)

Document Debtor 1 Amy L Statler

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$128,311.00
56.	Part 2: Total vehicles, line 5	\$2,000.00		
57.	Part 3: Total personal and household items, line 15	\$600.00		
58.	Part 4: Total financial assets, line 36	\$11,940.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$14,540.00	Copy personal property total	\$14,540.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$142,851.00

Official Form 106A/B Schedule A/B: Property page 6

Fill in this infor	mation to identify your	case:		
Debtor 1	Amy L Statler			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	the Pro	perty You	Claim as	Exempt
---------	----------	---------	-----------	----------	--------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
5618 W. Von Avenue, Unit A Monee, IL 60449 Will County	\$128,311.00		\$15,000.00	735 ILCS 5/12-901	
Value = \$128,311 per Tax Assessment Line from Schedule A/B: 1.1		☐ 100% of fair market value, up to any applicable statutory limit			
5618 W. Von Avenue, Unit A Monee, IL 60449 Will County	\$128,311.00		\$1,860.00	735 ILCS 5/12-1001(b)	
Value = \$128,311 per Tax Assessment Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
2007 Pontiac Grand Prix 190000 miles	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(c)	
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
Cell Phone, TV Line from Schedule A/B: 7.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
Elle Holli Geriedale PAB. 7.1			100% of fair market value, up to any applicable statutory limit		
Used Clothing of Debtor Line from Schedule A/B: 11.1	\$400.00		\$400.00	735 ILCS 5/12-1001(a)	
Line nom ochedule A/D. 1111			100% of fair market value, up to		

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 17 of 51

Case number (if known)

	Ally 2 Station							
	ef description of the property and line on hedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own			Specific laws that allow exemption			
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.				
	nase Checking he from Schedule A/B: 17.1	\$400.00		\$400.00	735 ILCS 5/12-1001(b)			
	is non deficulte A/B. TTT			100% of fair market value, up to any applicable statutory limit				
	ACU Credit Union Savings	\$57.00		\$57.00	735 ILCS 5/12-1001(b)			
LIII	le Hotti Schedule A/B. 17.2			100% of fair market value, up to any applicable statutory limit				
	1 (K) Through Employer the from Schedule A/B: 21.1	\$10,000.00		\$10,000.00	735 ILCS 5/12-1006			
Lin	te from <i>Schedule A/B</i> : 21.1			100% of fair market value, up to any applicable statutory limit				
	17 Projected State and Federal Tax	\$1,483.00		\$1,483.00	735 ILCS 5/12-1001(b)			
	re from Schedule A/B: 28.1			100% of fair market value, up to any applicable statutory limit				
	re Insurance Through Employer -	Unknown		\$0.00	215 ILCS 5/238			
	te from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit				
	Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) No							
_	Yes. Did you acquire the property cover	?						
_	□ No			,	•			
	☐ Yes							

Cas	e 18-01056	Doc 1	Filed 01/15/18 Document	3 Entere Page 18	d 01/15/18 12:0 3 of 51	01:07 [Desc M	lain	
Fill in this informa	tion to identify you	ır case:							
Debtor 1	Amy L Statler First Name	Middle	Name	Last Name					
Debtor 2 (Spouse if, filing)	First Name	Middle	Name	Last Name					
United States Bank	ruptcy Court for the	NORTHE	RN DISTRICT OF IL	LINOIS					
Case number			_				Check	if this is a led filing	an
Official Form Schedule D		Who H	ave Claims	Secure	d by Property	y			12/15
					ually responsible for sup n the top of any addition				
. Do any creditors ha	ve claims secured by	y your property	?						
☐ No. Check th	nis box and submit t	his form to the	court with your othe	er schedules. Ye	ou have nothing else to	report on th	nis form.		
Yes. Fill in a	Il of the information	below.							
Part 1: List All S	Secured Claims								
for each claim. If more	e than one creditor has	a particular clai	ecured claim, list the cr m, list the other credito ing to the creditor's nar	ors in Part 2. As	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of col that suppor		Column Unsecu portion If any	ıred
2.1 US Bank Ho	ome Mortgage	Describe the	property that secures	the claim:	\$95,015.00		311.00	II ally	\$0.00
Creditor's Name 4801 Freder Owensboro		IL 60449 V Value = \$1 Assessme As of the date apply.	you file, the claim is	,					
	ty, State & Zip Code	☐ Contingent☐ Unliquidate							
Number, Street, Or	ly, State & Zip Code	Disputed	ea						
Who owes the debt	? Check one.	•	n. Check all that apply.						
■ Debtor 1 only □ Debtor 2 only		An agreem car loan)	ent you made (such as	s mortgage or sec	cured				
Debtor 1 and Debt			en (such as tax lien, me	echanic's lien)					
☐ At least one of the ☐ Check if this clair community debt	n relates to a	_	lien from a lawsuit uding a right to offset)						
Date debt was incurr	ed	Last 4	digits of account nun	nber <u>5155</u>					
	·								

\$95,015.00 Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. \$95,015.00 Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Document	Page 19 of 51	
Fill in thi	s information to identify your	case:		
Debtor 1	Amy L Statler			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, fi	ling) First Name	Middle Name	Last Name	
	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF IL		
Caaa nun	ah a r			
Case nun			-	Check if this is an amended filing
				g
	Form 106E/F			
<u>Sched</u>	ule E/F: Creditors W	/ho Have Unsecured	Claims	12/15
Schedule E left. Attach name and o	D: Creditors Who Have Claims Sec the Continuation Page to this pa case number (if known).	cured by Property. If more space is ge. If you have no information to re	Do not include any creditors with partially secured claims needed, copy the Part you need, fill it out, number the er port in a Part, do not file that Part. On the top of any add	ntries in the boxes on the
Part 1:	List All of Your PRIORITY U			
_	y creditors have priority unsecure	ed claims against you?		
	. Go to Part 2.			
☐ Ye	-			
Part 2:	List All of Your NONPRIORIT			
3. Do an	y creditors have nonpriority unse	cured claims against you?		
☐ No	. You have nothing to report in this p	part. Submit this form to the court with	your other schedules.	
■ Ye	S.			
unsec	ured claim, list the creditor separate ne creditor holds a particular claim,	ly for each claim. For each claim listed	ne creditor who holds each claim. If a creditor has more that, identify what type of claim it is. Do not list claims already in have more than three nonpriority unsecured claims fill out the	cluded in Part 1. If more
				Total claim
4.1 A	mazon	Last 4 digits of acc	count number	\$589.00
	onpriority Creditor's Name P.O. Box 960013	When was the deb	t incurred?	<u> </u>
	Orlando, FL 32896	A. M. Line	Charles and the face of the first of the fir	
	umber Street City State Zlp Code /ho incurred the debt? Check one.	•	file, the claim is: Check all that apply	
_	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
_	At least one of the debtors and an	T (NONDDIO	RITY unsecured claim:	
	I At least one of the debtors and an Check if this claim is for a com			
d	⊒ Check if this claim is for a _com ebt s the claim subject to offset?	munity	ng out of a separation agreement or divorce that you did not	
_	No		n or profit-sharing plans, and other similar debts	
	Yes	•	Credit card purchases	
_		- Other. Specify		

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 20 of 51

Debtor 1 Amy L Statler Case number (if know) 4.2 Capital One Last 4 digits of account number \$698.00 Nonpriority Creditor's Name PO Box 6492 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes 4.3 **Capital One** \$749.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 6492 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Credit card purchases ☐ Yes Other. Specify 4.4 **Capital One** Last 4 digits of account number \$5,664.00 Nonpriority Creditor's Name PO Box 6492 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit card purchases ☐ Yes

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 21 of 51

Debt	or 1 Amy L Statier	Case number (if know)	
4.5	Carsons/Comenity	Last 4 digits of account number	\$2,746.00
	Nonpriority Creditor's Name PO Box 659813 San Antonio, TX 78265-5000	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit card purchases	
4.6	Culligan Water	Last 4 digits of account number	\$705.00
	Nonpriority Creditor's Name 9400 Enterprise Drive Mokena, IL 60448	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Utility	
4.7	Discover	Last 4 digits of account number	\$2,198.00
	Nonpriority Creditor's Name PO Box 6103	When was the debt incurred?	
	Carol Stream, IL 60197 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other. Specify Credit card purchases	
			

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 22 of 51

Case number (if know)

Express - Comneity	Last 4 digits of account number	\$1,376.00
Nonpriority Creditor's Name PO Box 659728	When was the debt incurred?	
San Antonio, TX 78265 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim is. Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Credit card purchases	
Harris & Harris	Last 4 digits of account number	\$158.00
Nonpriority Creditor's Name 111 West Jackson Blvd, Suite 400 Chicago, IL 60604	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	,	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Collection	
Healthcare Associates	Last 4 digits of account number	\$1,500.00
Nonpriority Creditor's Name		
1151 East Warrenville Road	When was the debt incurred?	
Naperville, IL 60563 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	,	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Personal Loan	

1 Amy L Statler	Case number (if know)	
Krates Eye Center	Last 4 digits of account number	\$100.00
Nonpriority Creditor's Name 7340 West College Drive, Suite 2SE Palos Heights, IL 60463	When was the debt incurred?	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify Medical	
Loyola University Medical Center	Last 4 digits of account number	\$46.00
Nonpriority Creditor's Name PO Box 3021	When was the debt incurred?	
Milwaukee, WI 53201 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	• , , , , , , , , , , , , , , , , , , ,	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐Yes	Other. Specify Medical Debt	
Medicredit	Last 4 digits of account number	\$36.00
Nonpriority Creditor's Name PO Box 1629	When was the debt incurred?	· · · · · · · · · · · · · · · · · · ·
Maryland Heights, MO 63043 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	

☐ Yes

■ Other. Specify Medical Debt

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 24 of 51

Municipal Collection Services	Last 4 digits of account number	\$200
Nonpriority Creditor's Name	Last 4 digits of account number	Ψ20
PO Box 327	When was the debt incurred?	
Palos Heights, IL 60463 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim is. Offeck an that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	□ Unliquidated	
Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Collection	
Olympia Foot and Angle	Last 4 digits of account number	\$42
Nonpriority Creditor's Name	Last 4 digits of account number	ΨΤΣ
19801 Governers Hwy Suite 150	When was the debt incurred?	
Flossmoor, IL 60422 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim is. Oneok an that apply	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Meducak	
Palos Health	Last 4 digits of account number	\$2
Nonpriority Creditor's Name		
PO Box 83239 Chicago, IL 60691	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	***	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Medical	

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 25 of 51

Amy L Statier	Case number (if know)	
Palos Imaging	Last 4 digits of account number	\$86.00
Nonpriority Creditor's Name PO Box 83413	When was the debt incurred?	
Chicago, IL 60691 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim is. Oneck all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Medical Debt	
Palos Medical Group	Last 4 digits of account number	\$119.00
Nonpriority Creditor's Name		,
PO Box 83239	When was the debt incurred?	
Chicago, IL 60691 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the damnis. Oneon all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Medical	
Synchrony / JCP	Last 4 digits of account number	\$1,108.00
Nonpriority Creditor's Name PO Box 960090	When was the debt incurred?	
Orlando, FL 32896 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other Specify Credit card purchases	

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 26 of 51
Case number (if know)

Debtor	1 Amy L Statler	Case number (if know)	
4.2	Vanua		¢470.00
0	Venus	Last 4 digits of account number	\$478.00
	Nonpriority Creditor's Name PO Box 659617	When was the debt incurred?	
	San Antonio, TX 78265		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Continued.	
	_	☐ Contingent	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated	
		☐ Disputed Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit card purchases	
4.2			
4.2 1	Victorias Secret	Last 4 digits of account number	\$2,508.00
	Nonpriority Creditor's Name PO Box 659728	When was the debt incurred?	
	San Antonio, TX 78265		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other. Specify Credit card purchases	
4.2 2	Vilage of Matteson	Last 4 digits of account number	\$200.00
	Nonpriority Creditor's Name PO Box 6279	When was the debt incurred?	
	Carol Stream, IL 60197		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Пол	
		☐ Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

Entered 01/15/18 12:01:07 Desc Main Case 18-01056 Doc 1 Filed 01/15/18 Page 27 of 51 Case number (if know) Document

Debtor 1 Amy L Statler

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
			٥,	Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 21,718.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 21,718.00

		DUGUITIE	III PAUE ZO UI ST	
Fill in this infor	mation to identify your	case:		
Debtor 1	Amy L Statler			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP (contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3	-				
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			
	City		State	ZIP Code	_
	•				

		Docume	ent Page 29 d	of 51
Fill in this	information to identify your	case:		
Debtor 1	Amy L Statler			
DCDIOI 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing	g) First Name	Middle Name	Last Name	
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numb	ner			
(if known)				☐ Check if this is an
				amended filing
Codebtors apeople are fill it out, ar	filing together, both are equ	re also liable for any deb ally responsible for supp boxes on the left. Attach	olying correct informat	s complete and accurate as possible. If two married ion. If more space is needed, copy the Additional Page o this page. On the top of any Additional Pages, write
1. Do y	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	as a codebtor.
■ No				
■ No □ Yes				
□ 163				
	nin the last 8 years, have you a, California, Idaho, Louisiana			y? (Community property states and territories include ington, and Wisconsin.)
■ No.	Go to line 3.			
☐ Yes.	. Did your spouse, former spo	use, or legal equivalent live	with you at the time?	
in line Form 1 out Co	2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	rif your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Offici 16G). Use Schedule D, Schedule E/F, or Schedule G to Column 2: The creditor to whom you owe the debt
	Name, Number, Street, City, State and Z	IP Code		Check all schedules that apply:
3.1				☐ Schedule D. line
	Name			Schedule E/F, line
				☐ Schedule E/7; line
_				
	Number Street City	State	ZIP Code	
	Oity	State	ZIF Code	
3.2				☐ Schedule D, line
	Name			Schedule E/F, line
				☐ Schedule G, line
_				
	Number Street City	State	ZIP Code	
	Ony	Ciaio	Zii. Code	

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 30 of 51

						•				
	in this information to identify your obtor 1 Amy L Statl									
	btor 2 puse, if filing)									
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number nown)		-			□ A		ed filing ent showin	g postpetition ollowing date:	
0	fficial Form 106I					N	IM / DD/ Y	/YYY		
S	chedule I: Your Inc	ome								12/15
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. The separate sheet to this form. The separate sheet to this form.	ır spouse is not filing w	ith you, do not inclu	ıde infor	mati	on about	your spe	ouse. If mo	ore space is	needed,
١.	information.		Debtor 1						ling spouse	
	If you have more than one job, attach a separate page with	Employment status	■ Employed	_			☐ Empl	•		
	information about additional employers.		☐ Not employed				□ Not e	mployed		
	Include part-time, seasonal, or	Occupation	Phlebotomist							
	self-employed work.	Employer's name	Palos Commun	ity Hos	pita	<u> </u>				
	Occupation may include student or homemaker, if it applies.	Employer's address	12251 S. 80th A Palos Heights,		3					
		How long employed t	here? 6 years	6						
Pai	rt 2: Give Details About Mo	nthly Income								
	imate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to r	eport for	any	line, write	\$0 in the	space. Inc	clude your no	n-filing
•	ou or your non-filing spouse have mee space, attach a separate sheet to		ombine the informatio	on for all	empl	oyers for	that perso	on on the li	nes below. If	you need
						For Del	otor 1		btor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	3	,127.06	\$	N/A	
3.	Estimate and list monthly over	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	3,12	27.06	\$	N/A	

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 31 of 51

Deb	tor 1	Amy L Statler		(Case number (if	known	, –				
					For Debtor			non-fi	ebtor 2	oouse	
	Cop	by line 4 here	4.		\$ 3,12	27.06	<u> </u>	\$		N/A	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	a.	\$ 67	71.43	3	\$		N/A	<u>. </u>
	5b.	Mandatory contributions for retirement plans	5b	Ο.	\$	0.00	_	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50			56.3	_	\$		N/A	_
	5d.	Required repayments of retirement fund loans	50		\$	0.00		\$		N/A	_
	5e. 5f.	Insurance Domestic support obligations	5∈ 5f		\$ <u>12</u>	25.19 0.00	_	\$ \$		N/A N/A	_
	5g.	Union dues	5 <u>0</u>		\$	0.00	_	\$ —		N/A	_
	5h.	Other deductions. Specify:	_	ر. ۱.+	\$	0.00	_	· :		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.		\$ 9!	52.97	_	\$		N/A	_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.			74.09		\$		N/A	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					_				_
		monthly net income.	88		\$	0.00	_	\$		N/A	_
	8b.	Interest and dividends	8b	Ο.	\$	0.00	<u>) </u>	\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	.	\$	0.00)_	\$		N/A	<u>.</u>
	8d.	Unemployment compensation	80	d.	\$	0.00)	\$		N/A	<u> </u>
	8e.	Social Security	86	€.	\$	0.00	<u>)</u>	\$		N/A	<u>.</u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f		\$	0.00	_	\$		N/A	_
	8g.	Pension or retirement income	80		\$	0.00		\$		N/A	_
	8h.	Other monthly income. Specify:	_ 8r _	1.+	\$	0.00	_ +	\$		N/A	<u>-</u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	S	0.00)	\$		N/A	A
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	2,174.09	+	\$		N/A	= \$	2,174.09
10.		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ_	2,174.0	41			17/]	2,174.03
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not accify:	depe						hedule 11.		0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The reside that amount on the Summary of Schedules and Statistical Summary of Certain lies							12.	\$	2,174.09
13	Do	you expect an increase or decrease within the year after you file this form	2							Combi month	ned ly income
10.		No.	•								

Official Form 106I Schedule I: Your Income page 2

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 32 of 51

Fill in	n this inf <u>orma</u>	tion to identify yo	our case:			Ī				
Debto		Amy L Statle					eck if this is: An amended filing			
Debto	or 2 use, if filing)					☐ An amended filing ☐ A supplement showing postpetition chapte 13 expenses as of the following date:				
Unite	d States Bankr	uptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY			
Case (If kno	number									
		rm 106J								
		J: Your						12/1		
infor	rmation. If m		eded, atta	. If two married people ar ch another sheet to this n.						
Part 1.	1: Descr	ibe Your House	hold							
	■ No. Go to □ Yes. Doe □ N	o line 2. es Debtor 2 live		ate household? al Form 106J-2, <i>Expens</i> es	s for Separate House	<i>ehold</i> of Del	otor 2.			
2.	Do you have	e dependents?	■ No							
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's related Debtor 1 or Debtor		Dependent's age	Does dependent live with you?		
	Do not state dependents							□ No □ Yes		
								□ No □ Yes		
								□ No □ Yes		
							_	□ No		
3.	Do your ove	penses include	_					☐ Yes		
	expenses o	f people other t d your depende	han $_{m \Box}$	No Yes						
expe	mate your ex	ate Your Ongoi openses as of your a date after the	our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp	ou are using this followed the second	form as a s e <i>J</i> , check t	upplement in a Cha he box at the top o	apter 13 case to report of the form and fill in the		
the v		h assistance an		government assistance i cluded it on <i>Schedule I:</i> Y			Your exp	enses		
4.		or home owners and any rent for th		ses for your residence. I	nclude first mortgag	je 4.	\$	968.00		
	If not includ	led in line 4:								
	4a. Real e	estate taxes				4a.	\$	0.00		
		rty, homeowner's				4b.		0.00		
		maintenance, re owner's associat		ıpkeep expenses dominium dues		4c. 4d.		0.00		
5.				our residence, such as ho	me equity loans	5.	·	0.00		

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 33 of 51

Debtor 1 Amy L Statler		Case numb	er (if known)	
. Utilities:				
 Utilities: 6a. Electricity, heat, nate 	ural das	6a.	\$	265.00
6b. Water, sewer, garba	-		\$	75.00
_	ne, Internet, satellite, and cable services	6c.	·	189.00
6d. Other. Specify:	ic, internet, satellite, and bable services	6d.	·	0.00
Food and housekeeping	eunnline		\$	400.00
Childcare and children's			\$ 	
			\$ 	0.00
Clothing, laundry, and dr	·		*	50.00
. Personal care products a			\$	10.00
. Medical and dental exper		11.	\$	0.00
Do not include car paymen	as, maintenance, bus or train fare.	12.	\$	120.00
	reation, newspapers, magazines, and books		\$	0.00
. Charitable contributions		14.		0.00
	and religious donations	14.	Φ	0.00
. Insurance.	leducted from your pay or included in lines 4 or 20.			
15a. Life insurance	educted from your pay or included in lines 4 or 20.	15a.	\$	0.00
15b. Health insurance		15b.		0.00
15c. Vehicle insurance		15b. 15c.		
	a sife ii		•	90.00
15d. Other insurance. Spe	·	15d.	a	0.00
	es deducted from your pay or included in lines 4 or 20.		\$	0.00
Specify:			Φ	0.00
 Installment or lease payn 17a. Car payments for Ve 		17a.	¢	0.00
' '		17a. 17b.	·	
17b. Car payments for Ve	HICLE 2			0.00
17c. Other. Specify:		17c.	·	0.00
17d. Other. Specify:		17d.	\$	0.00
	ny, maintenance, and support that you did not repo		\$	0.00
	on line 5, <i>Schedule I, Your Income</i> (Official Form 1 se to support others who do not live with you.	1001).	\$	0.00
Specify:	to support official who do not live with you.	19.	Ψ	0.00
	nses not included in lines 4 or 5 of this form or on		ur Income	
20a. Mortgages on other		20a.		0.00
20b. Real estate taxes	property	20b.	·	0.00
20c. Property, homeowne	ar'e or renter'e incurance	20c.	•	0.00
		20d.		
20d. Maintenance, repair	iation or condominium dues	20d. 20e.		0.00
	lation of condominium dues		·	0.00
. Other: Specify:		21.	+\$	0.00
. Calculate your monthly e	expenses			
22a. Add lines 4 through 2			\$	2,167.00
22b. Copy line 22 (monthly	expenses for Debtor 2), if any, from Official Form 100	6J-2	\$	
		-	·	2 4 6 7 0 0
220. Add line 22a and 22b.	. The result is your monthly expenses.		\$	2,167.00
. Calculate your monthly n	et income.	L		
	combined monthly income) from Schedule I.	23a.	\$	2,174.09
	expenses from line 22c above.	23b.	-\$	2,167.00
	•		· 	2,.300
23c. Subtract your month	ly expenses from your monthly income.			
The result is your me		23c.	\$	7.09
•	•			
	se or decrease in your expenses within the year af			
	finish paying for your car loan within the year or do you expe	ect your mortgage p	ayment to increas	e or decrease because o
modification to the terms of you	ur mortgage?			
■ No.				
☐ Yes. Explain h	nere:			

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 34 of 51

Fill in this inform	mation to identify your	case:			
Debtor 1	Amy L Statler				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Office Office Be	and aproy Court for the.	TOTAL PIOTAGE	01 122111010		
Case number (if known)					☐ Check if this is an amended filing
Official Forr		ın Individual	Debtor's So	chedules	12/15
obtaining money years, or both. 1		n connection with a bank			ement, concealing property, or 00, or imprisonment for up to 20
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill out b	bankruptcy forms?	
■ No					
☐ Yes. N	Name of person				kruptcy Petition Preparer's Notice, ,, and Signature (Official Form 119)
	Ity of perjury, I declare e true and correct.	that I have read the sum	mary and schedules file	ed with this declaration	on and
X /s/ Am	y L Statler		X		
Amy L	Statler re of Debtor 1		Signature of	Debtor 2	
Date .	January 15. 2018		Date		

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 35 of 51

F:II :	in this inform									
		nation to identify you	Case:							
Deb	tor 1	Amy L Statler First Name	Middle Name	Last Name						
	tor 2 ise if, filing)	First Name	Middle Name	Last Name						
Unite	ed States Ba	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS						
Case number					_	☐ Check if this is an amended filing				
Sta Be as	s complete a	of Financial	attach a separate sheet to	are filing together, both are	ankruptcy equally responsible for sup additional pages, write you					
Part		,	arital Status and Where You	ı Lived Before						
1.	What is you	r current marital statu	ıs?							
	☐ Married■ Not mar	rried								
2.	During the last 3 years, have you lived anywhere other than where you live now?									
	■ No □ Yes. Lis	st all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>'</i> .					
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there				
					ity property state or territory co, Texas, Washington and V					
	■ No □ Yes. Ma	ake sure you fill out <i>Scl</i>	hedule H: Your Codebtors (O	fficial Form 106H).						
Part	2 Explai	in the Sources of You	r Income							
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.										
	□ No ■ Yes. Fill	I in the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
From January 1 of current year until the date you filed for bankruptcy:			■ Wages, commissions, bonuses, tips	\$3,209.00	☐ Wages, commissions, bonuses, tips					
			☐ Operating a business		☐ Operating a business					

Official Form 107

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Page 36 of 51
Case number (if known) Document

Debtor 1 Amy L Statler

Debto				Debtor 1	otor 1			Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)		
For last calendar year: (January 1 to December 31, 2017)			31, 2017)	■ Wages, commissions, bonuses, tips	\$38,949.00	☐ Wages, combonuses, tips	missions,			
				☐ Operating a business		☐ Operating a	business			
	For the calendar year before that: (January 1 to December 31, 2016)			■ Wages, commissions, bonuses, tips	\$37,788.00	☐ Wages, commissions, bonuses, tips				
				☐ Operating a business		☐ Operating a	business			
5.		royalties; and ebtor 1.	ecurity, unemployment, d gambling and lottery							
				Debtor 1		Debtor 2				
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)		
Pa	rt 3: Lis	t Certain Pa	yments You	ı Made Before You Filed for ∣	Bankruptcy					
 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? □ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as individual primarily for a personal, family, or household purpose." 								1(8) as "incurred by an		
		During the	90 days bef	ore you filed for bankruptcy, di 7.	d you pay any creditor a tota	al of \$6,425* or mo	re?			
		☐ Yes	paid that c	each creditor to whom you pai reditor. Do not include paymer payments to an attorney for the	nts for domestic support obli					
		of adjustment								
	■ Yes.			or both have primarily consu ore you filed for bankruptcy, di		al of \$600 or more?	,			
		□ No.	Go to line	7.						
		■ Yes	include pa	each creditor to whom you pai yments for domestic support o r this bankruptcy case.						
	Creditor's Name and Address			Dates of payme	ent Total amount paid	Amount you still owe	Was this p	payment for		
	US Bank			November, December, January Morto	\$2,904.00 gage	\$0.00	☐ Mortgag ☐ Car ☐ Credit C ☐ Loan Ro ☐ Supplie	Card		

☐ Other__

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main

Page 37 of 51
Case number (if known) Document Debtor 1 Amy L Statler

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.									
	Yes. List all payments to an insider.									
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment				
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a d	ebt that benefited an				
	No☐ Yes. List all payments to an insider									
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name				
Pa	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures								
9.	Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.									
	No☐ Yes. Fill in the details.									
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case				
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below		erty repossessed, f	foreclosed, garnis	shed, attached	d, seized, or levied?				
	No. Go to line 11.Yes. Fill in the information below.									
	Creditor Name and Address	Describe the Property		Date		Value of the property				
		Explain what happened	t							
11.	Within 90 days before you filed for bankrul accounts or refuse to make a payment bed No ☐ Yes. Fill in the details.		luding a bank or fi	nancial institution	, set off any a	amounts from your				
	Yes. Fill in the details. Creditor Name and Address	Describe the action the	creditor took	Date	action was	Amount				
				taker		7				
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a ■ No □ Yes		erty in the possess	ion of an assigne	e for the bene	efit of creditors, a				
Pa										
	t 5: List Certain Gifts and Contributions Within 2 years before you filed for bankrup	stave did vare aiva ance aitte	a with a total value	of more than CCO	0					
13.	■ No	ncy, did you give any gind	s with a total value	or more than \$00	o per person	f				
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value				
	Person to Whom You Gave the Gift and Address:									

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 38 of 51 Case number (if known) Debtor 1 Amy L Statler 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No п Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Amount of Date payment Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You **Christina Banyon** \$650 (Attorney Fee) + \$335 (Filing Fee) \$985.00 CKB Lawyers, LLC = \$985 3077 W. Jefferson Street, Suite 107 Joliet, IL 60435 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο п Yes. Fill in the details. **Person Who Was Paid** Amount of Description and value of any property Date payment Address transferred or transfer was payment made Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not

include gifts and transfers that you have already listed on this statement.

П Yes. Fill in the details.

Person Who Received Transfer **Address** Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

Entered 01/15/18 12:01:07 Desc Main Case 18-01056 Doc 1 Filed 01/15/18 Page 39 of 51 Case number (if known) Document

Amy L Statler Debtor 1

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No								
	Yes. Fill in the details.								
	Name of trust Description and value of the property transferred								
Pai	t 8: List of Certain Financial Accounts, Inst	truments, Safe Deposit	t Boxes, and Storage U	Inits					
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ	other financial accou	nts; certificates of depo						
	■ No								
	Yes. Fill in the details.								
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer				
21.	Do you now have, or did you have within 1 yo cash, or other valuables?	ear before you filed for	bankruptcy, any safe	deposit box or other depo	sitory for securities,				
	■ No □ Yes. Fill in the details.								
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)		Who else had access to it? Address (Number, Street, City, State and ZIP Code)		Do you still have it?				
22.	Have you stored property in a storage unit or	r place other than your	home within 1 year be	efore you filed for bankrup	tcy?				
	No								
	Yes. Fill in the details.								
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)		be the contents	Do you still have it?				
Pai	t 9: Identify Property You Hold or Control f	or Someone Else							
23.	Do you hold or control any property that som for someone.	neone else owns? Inclu	ude any property you b	oorrowed from, are storing	for, or hold in trust				
	■ No □ Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		be the property	Value				
Pai	t 10: Give Details About Environmental Info	rmation							
For	the purpose of Part 10, the following definitio	ns apply:							
	Environmental law means any federal, state, toxic substances, wastes, or material into the regulations controlling the cleanup of these	e air, land, soil, surface	e water, groundwater, o						
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.								

Official Form 107

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Page 40 of 51 Case number (if known) Document

Debtor 1 Amy L Statler

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?										
	_	■ No									
	Name	e of site e of (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and	1	Environmental law, if you know it	Date of notice					
		,	ZIP Code)								
25.	Have	you notified any governmental unit of	any release of hazardous material?								
		■ No □ Yes. Fill in the details.									
		e of site ess (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	i	Environmental law, if you know it	Date of notice					
26.	Have	you been a party in any judicial or adn	ninistrative proceeding under any envi	ron	mental law? Include settlements a	nd orders.					
		No Yes. Fill in the details.									
		e Title • Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case					
Par	t 11:	Give Details About Your Business or	Connections to Any Business								
27.	Withir	n 4 years before you filed for bankrupt	cy, did you own a business or have an	y of	the following connections to any	business?					
		A sole proprietor or self-employed in	n a trade, profession, or other activity,	eith	ner full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)										
	☐ A partner in a partnership										
	☐ An officer, director, or managing executive of a corporation										
	☐ An owner of at least 5% of the voting or equity securities of a corporation										
	No. None of the above applies. Go to Part 12.										
	□ Y	es. Check all that apply above and fill	in the details below for each business	i.							
		ness Name	Describe the nature of the business		Employer Identification number	h an an ITIN					
		ddress lumber, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed									
28.		n 2 years before you filed for bankrupt utions, creditors, or other parties.	cy, did you give a financial statement t	o aı	nyone about your business? Inclu	de all financial					
	_	No Yes. Fill in the details below.									
	Name Addr	e ess	Date Issued								
	(Numb	er, Street, City, State and ZIP Code)									

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 41 of 51 Case number (if known)

Debtor 1 Amy L Statler Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Amy L Statler Amy L Statler Signature of Debtor 2 Signature of Debtor 1 Date Date January 15, 2018 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 42 of 51

Fill in this inform	nation to identify your	case:			
Debtor 1	Amy L Statler				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS		
Case number _					
(if known)					Check if this is an amended filing
Official For	rm 108				
Statemen	nt of Intentio	n for Indiv	iduals Filing Und	der Chapter	7 12/15
	vidual filing under chap claims secured by yo		out this form if:		
You must file this	ver is earlier, unless th	ithin 30 days after	ot expired. you file your bankruptcy petitic e time for cause. You must also		
•	ople are filing together d date the form.	in a joint case, bot	th are equally responsible for s	upplying correct inform	nation. Both debtors must
	and accurate as possib our name and case num		needed, attach a separate she	et to this form. On the t	top of any additional pages,
Part 1: List Yo	our Creditors Who Have	Secured Claims			
		art 1 of Schedule D	: Creditors Who Have Claims S	ecured by Property (Of	ficial Form 106D), fill in the
information be Identify the cre	editor and the property t	nat is collateral	What do you intend to do wit	h the property that	Did you claim the property
			secures a debt?		as exempt on Schedule C?
Creditor's U	S Bank Home Mortg	age	☐ Surrender the property.		□ No
name:	_	_	☐ Retain the property and rec		-
Description of	5618 W. Von Aven		Retain the property and enti- Reaffirmation Agreement.	er into a	Yes
property	Monee, IL 60449 V Value = \$128,311 p		Retain the property and [exp	plain]:	
securing debt:	Assessment		Honor Mortgage Dischar	ge Note	
Part 2: List Yo	our Unexpired Persona	I Property Leases			
in the information	n below. Do not list rea	I estate leases. Un	in Schedule G: Executory Cont expired leases are leases that a he trustee does not assume it.	are still in effect; the lea	
Describe your u	nexpired personal prop	perty leases		Wi	Il the lease be assumed?
Lessor's name:					No
Description of lea Property:	sed			_	Yes
Lessor's name:	and				No
Description of lea Property:	seu				Yes

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 43 of 51

Debtor 1 Amy L Statler	Case number (if known)
Lessor's name:	□ No
Description of leased	
Property:	☐ Yes
Lessor's name:	□ No
Description of leased	
Property:	☐ Yes
Lessor's name:	□ No
Description of leased	<u>_</u>
Property:	☐ Yes
Lessor's name:	□ No
Description of leased	<u>_</u>
Property:	☐ Yes
Lessor's name:	□ No
Description of leased	_
Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention a property that is subject to an unexpired lease.	bout any property of my estate that secures a debt and any personal
X /s/ Amy L Statler	X
Amy L Statler	Signature of Debtor 2
Signature of Debtor 1	
Date January 15, 2018	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit
AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-01056 Doc 1 Filed 01/15/18 Entered 01/15/18 12:01:07 Desc Main Document Page 48 of 51

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In	re	Amy L Statler					C	ase No.		
	_					Debtor(s)	C	hapter	7	
		DIS	CL	OSURE OF CO	OMPENSATI	ON OF AT	TORNEY FO	OR DE	BTOR(S)	
1.	con	npensation paid to	o me v	29(a) and Fed. Banks within one year befor he debtor(s) in conten	re the filing of the	petition in bankrı	uptcy, or agreed to	be paid	to me, for service	that ses rendered or to
		For legal service	es, I h	nave agreed to accept	t		\$		650.00	
		Prior to the filir	ng of t	his statement I have	received		\$		650.00	
		Balance Due					\$_		0.00	
2.	The	e source of the co	mpen	sation paid to me wa	s:					
		Debtor		Other (specify):						
3.	The	e source of compe	ensatio	on to be paid to me is	s:					
		Debtor		Other (specify):						
4.		I have not agree	d to sl	nare the above-disclo	osed compensation	with any other po	erson unless they	are memb	pers and associa	tes of my law firm.
				the above-disclosed t, together with a list						my law firm. A
5.	In 1	return for the abo	ve-dis	sclosed fee, I have ag	greed to render lega	al service for all a	aspects of the bank	cruptcy c	ase, including:	
	b. c.	Preparation and f Representation o [Other provisions Negotiations reaffirmat	iling of the constant of the c	s financial situation, of any petition, scheodebtor at the meeting ededd] with secured credingreements and approved avoidance of lier	dules, statement of of creditors and contitors to reduce to pplications as n	affairs and plan on firmation heari o market value eeded; prepara	which may be required and any adjoute; exemption places	uired; rned hear anning;	rings thereof;	and filing of
6.	Ву			otor(s), the above-dis			owing service:			
					CERT	TIFICATION				
this		rtify that the fore cruptcy proceedir		s is a complete statem	nent of any agreem	ent or arrangeme	ent for payment to	me for re	epresentation of	the debtor(s) in
	lanı	uary 15, 2018				/s/ Christina	Ranyon			
	Date					Christina Ba	nyon			
						Signature of A				
						Christina Ba CKB Lawyer				
						124 N. Scott				

Joliet, IL 60432

Name of law firm

cbanyon.law@gmail.com

United States Bankruptcy Court Northern District of Illinois

	A control of the control		G V	
In re	Amy L Statler	Debtor(s)	Case No. Chapter 7	
	VE	CRIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	21
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credit	ors is true and correct to the	e best of my
Date:	January 15, 2018	/s/ Amy L Statler Amy L Statler Signature of Debtor		

Amazon P.O. Box 960013 Orlando, FL 32896

Capital One PO Box 6492 Carol Stream, IL 60197

Carsons/Comenity PO Box 659813 San Antonio, TX 78265-5000

Culligan Water 9400 Enterprise Drive Mokena, IL 60448

Discover PO Box 6103 Carol Stream, IL 60197

Express - Comneity PO Box 659728 San Antonio, TX 78265

Harris & Harris 111 West Jackson Blvd, Suite 400 Chicago, IL 60604

Healthcare Associates 1151 East Warrenville Road Naperville, IL 60563

Krates Eye Center 7340 West College Drive, Suite 2SE Palos Heights, IL 60463

Loyola University Medical Center PO Box 3021 Milwaukee, WI 53201

Medicredit PO Box 1629 Maryland Heights, MO 63043 Municipal Collection Services PO Box 327 Palos Heights, IL 60463

Olympia Foot and Angle 19801 Governers Hwy Suite 150 Flossmoor, IL 60422

Palos Health PO Box 83239 Chicago, IL 60691

Palos Imaging PO Box 83413 Chicago, IL 60691

Palos Medical Group PO Box 83239 Chicago, IL 60691

Synchrony / JCP PO Box 960090 Orlando, FL 32896

US Bank Home Mortgage 4801 Frederica Street Owensboro, KY 42301

Venus PO Box 659617 San Antonio, TX 78265

Victorias Secret PO Box 659728 San Antonio, TX 78265

Vilage of Matteson PO Box 6279 Carol Stream, IL 60197